

Information to identify the case:

Debtor 1 **Eugene Robert Spiegel**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **16-28785-JNP**

Social Security number or ITIN **xxx-xx-6755**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eugene Robert Spiegel
aka Rob Spiegel

1/20/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Eugene Robert Spiegel
DebtorCase No. 16-28785-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 22

Date Rcvd: Jan 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db +Eugene Robert Spiegel, 22 West Annapolis Drive, Sicklerville, NJ 08081-2188
 516424688 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
 516424689 +Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
 516424690 +Comenity - Zales, PO Box 659819, San Antonio, TX 78265-9119
 516424696 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of NJ, PO Box 283, Trenton, NJ 08695)
 516424695 +South Jersey Gas, PO Box 6000, Folsom, NJ 08037-6000
 516424697 +Stern Lavinthal et al, 293 Eisenhower Parkway, Livingston, NJ 07039-1789

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHANT.COM Jan 20 2017 23:08:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 20 2017 23:21:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 20 2017 23:21:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516424686 E-mail/Text: bankruptcy@pepcoholdings.com Jan 20 2017 23:21:23 Atlantic City Electric,
 PO Box 4875, Trenton, NJ 08650
 516424685 +EDI: CHASE.COM Jan 20 2017 23:08:00 Amazon.com, PO Box 15123, Wilmington, DE 19886-5123
 516424687 +EDI: CHASE.COM Jan 20 2017 23:08:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 516424691 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 20 2017 23:21:24 Ditech Financial, LLC,
 PO Box 6172, Rapid City, SD 57709-6172
 516424692 +E-mail/Text: egssupportservices@egscorp.com Jan 20 2017 23:21:51 EGS Financial Care,
 PO Box 1020, Horsham, PA 19044-8020
 516424693 +EDI: CBSKOHLS.COM Jan 20 2017 23:08:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
 516424694 +EDI: RMSC.COM Jan 20 2017 23:08:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914
 516427466 EDI: RMSC.COM Jan 20 2017 23:08:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 516424698 +EDI: RMSC.COM Jan 20 2017 23:08:00 Synchrony Bank/Walmart, PO Box 965024,
 Orlando, FL 32896-5024
 516424700 +EDI: TDBANKNORTH.COM Jan 20 2017 23:08:00 TD Bank, PO Box 84037,
 Columbus, GA 31908-4037
 516424701 EDI: TFSR.COM Jan 20 2017 23:08:00 Toyota Motor Credit, 4 Gatehall Drive,
 Parsippany, NJ 07054
 516424699 +EDI: WTRRNBNK.COM Jan 20 2017 23:08:00 Target National Bank, PO Box 660170,
 Dallas, TX 75266-0170

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Jan 20, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2017 at the address(es) listed below:

Brian S. Thomas on behalf of Debtor Eugene Robert Spiegel brian@brianthomaslaw.com
Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
TOTAL: 3